

## Transcript: Malcolm

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### Full Transcript

Your call may be monitored or recorded for quality assurance purposes. Thanks for calling This is Malcolm. How can I help you? Uh, yes, I... Hi, how are you today? I'm doing good. How about you? I'm okay, thank you. How can I help you today? Okay, so I'm calling because I receive an email the... Uh, effective, uh, December 1st, I was eligible for the MIV high deductible plan. Um, can you kind of explain me what that plan is all about? Is it the NEC? MVP. So what... Wait. It's a medic- You're... You're lea- you say you received an email about a MVP plan? Yeah, I work for, uh, BGSS, right? What's the last four of your social? 0383. You said it's 0383? Yes. First name? Gisela. Last name? Tello. Excuse me . For security purposes, could you verify your address and date of birth for me? 60... 6125 Nor... Morgan Street, Alexandria, Virginia 22312. And date of birth? And this is... Uh, 03/27/69. Thank you. So your get phone number is 703-946-5061? That's correct, yeah. Can I get email at gisela.tello@gmail.com? Yes. Thank you. Hey, so did you read me the email exactly? 'Cause it looks like you're enrolled in the VIP Classic Division in the dental plan. Okay. Well, it says, um... It says that, "The BGSS benefits and your document that I need to review and sign." And then, uh... And then after that it says that, "Effective December 1st, you are eligible to enroll in the VICMVP high deductible medical plan through the BGSS," you know? Okay, so you want to know about the MVP plan? Yes, yeah. All right, so it says, "All employees, new hires working an average of at least 130 hours of service during the first full three months of employment are eligible for the MVP plan." It says, "If you enroll, coverage is effective the first month and the following fourth... the following... the fourth full month of the hire. MVP is a com- comprehensive medical and prescription program that offers in and out of network benef- benefits after you meet a applicable... applicable deductible." So you... It will pay... Let's see. Yeah. So it looks like a deductible for in-network would be \$6,500 up to \$14,700. And I can send you the benefits guide if you want to look at it that way, so you can see what I'm seeing. Okay. Give me one moment. Do you mind if I put you on unprofor while I do that for you? Yes, yeah. Thank you. Hey, are you there, Ms. Tello? Yeah. All right. So I did send that guide to your email. Let me know... Would you be able to let me know if you received it already? Yes. Yeah, I received it. You have? Yes, I have. All right. So if you open that document and you go to page six, that will give you all the information about the MVP plan. Okay. Uh, let me ask you something. Does a MVP plan, does that include, uh, to do any, um, like a mammogram or colonoscopy or any tests, any- So- ... stress test or whatever, you know? So those type of things are included in an MEC teleRx plan. That's a preventative care plan. That's good for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services. Oh, okay. So, that comes with it then, huh? Hmm. Are you looking at the benefit guide? Yes. I am looking right now. Yeah. Mm-hmm. And how many X-rays can I have, uh, a year? So I wouldn't be able to

answer that question 'cause we're not the carrier. We're just the plan administrator for the health insurance with Staffing Companies. That's a question you want to ask the carrier directly. A- and who would be the carrier, Mike? The company I work for? American Public Life. Oh, Public Life. Hmm. Okay. All right. Um- So- ... is it possible you can, um- Okay. ... transfer me to them so I can ask them? I can give you their phone number. You said transfer you to them or you want their phone number? No, the... If you can transfer me there. Okay. Mind if I put you on a brief hold? Yeah, sure. Yeah. Hey, there, Ms. Otelo. Yes. Actually, so the MVP plan is actually covered by 90 Degree Benefits, so I can transfer... I can give you their phone number and then once you get... I give you their phone number, I can transfer you over just in case you're not able to get someone on the phone. 90 Degrees? Um- Yes, ma'am. Okay. So they are the one who can explain me more about... Yes, ma'am. Okay. Okay. Are you gonna transfer me or... I was sayin' I'm going to give you their phone number just in case you're not able to get someone on the phone, and then I'm gonna- Okay. ... transfer you. Okay. Okay, I'm ready. It's 1-800-833-4296. And you want to use option one. Okay, so you said 800-833-4296, option one? Yes, ma'am. Okay. All right, now I'm about to transfer you. Was there anything else I can help you with today, Ms. Otelo? Um, no, not really. Thank you so much for all your help. No problem. If there's nothing else, thanks for calling Benefits in the Car. I do hope you have a great day. I'm gonna transfer you. Thank you. Okay.

## Conversation Format

Speaker speaker\_0: Your call may be monitored or recorded for quality assurance purposes.

Speaker speaker\_1: Thanks for calling

Speaker speaker\_2: This is Malcolm. How can I help you?

Speaker speaker\_3: Uh, yes, I... Hi, how are you today?

Speaker speaker\_1: I'm doing good. How about you?

Speaker speaker\_3: I'm okay, thank you.

Speaker speaker\_1: How can I help you today?

Speaker speaker\_3: Okay, so I'm calling because I receive an email the... Uh, effective, uh, December 1st, I was eligible for the MIV high deductible plan. Um, can you kind of explain me what that plan is all about?

Speaker speaker\_1: Is it the NEC?

Speaker speaker\_3: MVP.

Speaker speaker\_1: So what... Wait.

Speaker speaker\_3: It's a medic-

Speaker speaker\_1: You're... You're lea- you say you received an email about a MVP plan?

Speaker speaker\_3: Yeah, I work for, uh, BGSS, right?

Speaker speaker\_1: What's the last four of your social?

Speaker speaker\_3: 0383.

Speaker speaker\_1: You said it's 0383?

Speaker speaker\_3: Yes.

Speaker speaker\_1: First name?

Speaker speaker\_3: Gisela.

Speaker speaker\_1: Last name?

Speaker speaker\_3: Tello.

Speaker speaker\_1: Excuse me . For security purposes, could you verify your address and date of birth for me?

Speaker speaker\_3: 60... 6125 Nor... Morgan Street, Alexandria, Virginia 22312.

Speaker speaker\_1: And date of birth?

Speaker speaker\_3: And this is... Uh, 03/27/69.

Speaker speaker\_1: Thank you. So your get phone number is 703-946-5061?

Speaker speaker\_3: That's correct, yeah.

Speaker speaker\_1: Can I get email at gisela.tello@gmail.com?

Speaker speaker\_3: Yes.

Speaker speaker\_1: Thank you. Hey, so did you read me the email exactly? 'Cause it looks like you're enrolled in the VIP Classic Division in the dental plan.

Speaker speaker\_3: Okay. Well, it says, um... It says that, "The BGSS benefits and your document that I need to review and sign." And then, uh... And then after that it says that, "Effective December 1st, you are eligible to enroll in the VICMVP high deductible medical plan through the BGSS," you know?

Speaker speaker\_1: Okay, so you want to know about the MVP plan?

Speaker speaker\_3: Yes, yeah.

Speaker speaker\_1: All right, so it says, "All employees, new hires working an average of at least 130 hours of service during the first full three months of employment are eligible for the MVP plan." It says, "If you enroll, coverage is effective the first month and the following fourth... the following... the fourth full month of the hire. MVP is a com- comprehensive medical and prescription program that offers in and out of network benef- benefits after you meet a applicable... applicable deductible." So you... It will pay... Let's see.

Speaker speaker\_3: Yeah.

Speaker speaker\_1: So it looks like a deductible for in-network would be \$6,500 up to \$14,700. And I can send you the benefits guide if you want to look at it that way, so you can see what I'm seeing.

Speaker speaker\_3: Okay.

Speaker speaker\_1: Give me one moment. Do you mind if I put you on unprofor while I do that for you?

Speaker speaker\_3: Yes, yeah.

Speaker speaker\_1: Thank you. Hey, are you there, Ms. Tello?

Speaker speaker\_3: Yeah.

Speaker speaker\_1: All right. So I did send that guide to your email. Let me know... Would you be able to let me know if you received it already?

Speaker speaker\_3: Yes. Yeah, I received it.

Speaker speaker\_1: You have?

Speaker speaker\_3: Yes, I have.

Speaker speaker\_1: All right. So if you open that document and you go to page six, that will give you all the information about the MVP plan.

Speaker speaker\_3: Okay. Uh, let me ask you something. Does a MVP plan, does that include, uh, to do any, um, like a mammogram or colonoscopy or any tests, any-

Speaker speaker\_1: So-

Speaker speaker\_3: ... stress test or whatever, you know?

Speaker speaker\_1: So those type of things are included in an MEC teleRx plan. That's a preventative care plan. That's good for, like, wellness checks, physicals, vaccinations, cancer screenings, Pap smears and mammograms for women, any preventative care services.

Speaker speaker\_3: Oh, okay. So, that comes with it then, huh? Hmm.

Speaker speaker\_1: Are you looking at the benefit guide?

Speaker speaker\_3: Yes. I am looking right now. Yeah.

Speaker speaker\_1: Mm-hmm.

Speaker speaker\_3: And how many X-rays can I have, uh, a year?

Speaker speaker\_1: So I wouldn't be able to answer that question 'cause we're not the carrier. We're just the plan administrator for the health insurance with Staffing Companies. That's a question you want to ask the carrier directly.

Speaker speaker\_3: A- and who would be the carrier, Mike? The company I work for?

Speaker speaker\_1: American Public Life.

Speaker speaker\_3: Oh, Public Life. Hmm. Okay. All right. Um-

Speaker speaker\_1: So-

Speaker speaker\_3: ... is it possible you can, um-

Speaker speaker\_1: Okay.

Speaker speaker\_3: ... transfer me to them so I can ask them?

Speaker speaker\_1: I can give you their phone number. You said transfer you to them or you want their phone number?

Speaker speaker\_3: No, the... If you can transfer me there.

Speaker speaker\_1: Okay. Mind if I put you on a brief hold?

Speaker speaker\_3: Yeah, sure.

Speaker speaker\_1: Yeah. Hey, there, Ms. Otelo.

Speaker speaker\_3: Yes.

Speaker speaker\_1: Actually, so the MVP plan is actually covered by 90 Degree Benefits, so I can transfer... I can give you their phone number and then once you get... I give you their phone number, I can transfer you over just in case you're not able to get someone on the phone.

Speaker speaker\_3: 90 Degrees? Um-

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_3: Okay. So they are the one who can explain me more about...

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_3: Okay. Okay. Are you gonna transfer me or...

Speaker speaker\_1: I was sayin' I'm going to give you their phone number just in case you're not able to get someone on the phone, and then I'm gonna-

Speaker speaker\_3: Okay.

Speaker speaker\_1: ... transfer you.

Speaker speaker\_3: Okay. Okay, I'm ready.

Speaker speaker\_1: It's 1-800-833-4296. And you want to use option one.

Speaker speaker\_3: Okay, so you said 800-833-4296, option one?

Speaker speaker\_1: Yes, ma'am.

Speaker speaker\_3: Okay.

Speaker speaker\_1: All right, now I'm about to transfer you. Was there anything else I can help you with today, Ms. Otelo?

Speaker speaker\_3: Um, no, not really. Thank you so much for all your help.

Speaker speaker\_1: No problem. If there's nothing else, thanks for calling Benefits in the Car. I do hope you have a great day. I'm gonna transfer you.

Speaker speaker\_3: Thank you. Okay.